

EXHIBIT 2

Exhibit 3

VISSER AND ASSOCIATES, PLLC

LEGAL AND MEDIATION SERVICES

2480 - 44TH STREET, S.E. - SUITE 150

KENTWOOD, MICHIGAN 49512

Telephone: (616) 531-9860

Facsimile: (616) 531-9870

October 27, 2020

Via FedEx

Darwin R. and Kathleen M. Rettelle
5755 Midland Road
Freeland, MI 48623-8706

**RE: PROPERTY ADDRESS: 121 State Park Drive – Bay City
OUR FILE NO. 20-939**

Dear Mr. and Mrs. Rettelle:

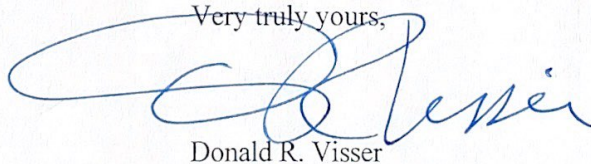
Thank you for your interest in our foreclosure recovery program. I am enclosing an Authority to Represent which you will need to sign and return to us in order for us to begin processing the claim and to file a lawsuit against the County for a return of your equity in the tax-foreclosed property. The Authority to Represent authorizes Visser and Associates, PLLC to proceed on a contingency fee basis. You will incur no attorney fees unless we are successful in securing a monetary recovery. You should know that your "equity" in the tax-foreclosed property is defined by our office as the difference between the unpaid taxes, interest and penalties for which the property was foreclosed by the County Treasurer and the amount that the property was sold for at tax sale.

We will do our best to keep you informed during this process. That information will be in the form of providing you with the documents that have been filed in the Court or communication regarding the status of the matter or positions of the parties. For most claimants, we are advising that we anticipate the process taking approximately one year.

After signing, please return the enclosed Authority to Represent in the enclosed FedEx envelope. You may drop the envelope off at any FedEx receptacle or call FedEx for a pickup of your envelope (see attached instructions for FedEx return). If it is more convenient, it can also be sent by email or fax (616-531-9870).

Please do not hesitate to contact Shawn Gillum at my office if you have any questions.

Very truly yours,



Donald R. Visser

DRV/sg
Enclosure

AUTHORITY TO REPRESENT

We employ the law firm of Visser and Associates, PLLC, for representation with regard to a claim for refund of any available equity resulting from the foreclosure of taxes on our property at 121 State Park Drive in Bay City, Michigan. As an attorney fee, the undersigned agrees to pay 50% of the total amount recovered.

We acknowledge that the projected or anticipated tax savings cited at this time by Visser and Associates, PLLC are only indicative and are not a guaranty of the outcome of suit for recovery of any tax sale proceeds. If, in the opinion of Visser and Associates, PLLC upon development of the applicable facts, the claim is not economically feasible, Visser and Associates, PLLC will promptly notify the undersigned of that determination and discontinue representation, charging no fees to the undersigned. In the event, Visser and Associates, PLLC procures a favorable determination at the trial court or receives a *bona fide* offer to settle this matter, which Visser and Associates, PLLC determines, in its professional opinion, should be accepted by the undersigned, and the undersigned refuses to accept such determination or the *bona fide* settlement offer, then Visser and Associates, PLLC may discontinue its representation of the undersigned (with adequate notice to obtain substitute representation) and shall be deemed to have earned its attorney fees and costs based upon the advantage obtained for the undersigned.

Visser and Associates, PLLC, at its sole discretion, is hereby authorized to hire appraisers and other specialists and to incur reasonable expenses in connection with the prosecution of this claim. However, such expenses shall be taken out of any proceeds received as a result of the litigation commenced on our behalf. Such expenses, and disbursements incurred in connection with this case include, but are not limited to, photocopy costs, long distance telephone charges, court fees, constable fees, fees for appraisers, attorney's and investigator's travel expenses, fees for expert witnesses and court reporter transcripts, subpoena fees, costs of depositions, and any and all other expenses Visser and Associates, PLLC considers to be necessary for the proper presentation of this case.

If any fees or costs are due and owing to Visser and Associates, PLLC pursuant to this agreement, we understand and grant to Visser and Associates, PLLC a lien on any funds and property (including real estate) received as a result of Visser and Associates, PLLC's representation, or on property held by Visser and Associates, PLLC for our benefit which arose out of the subject matter of this representation, to secure payment of any fees and costs.

We agree that we can pick up any pertinent documents from our file which we desire within 30 days of the closing of our file. We also understand that the firm of Visser and Associates, PLLC is not being employed to store our documents and that the documents in our file may be destroyed after our file has been closed.

It is understood that no promises are made and that any statements made by our attorney are an opinion.

The foregoing fee contract does not include any other legal services, such as probate court proceedings; defending, compromising or settling any debts, claims or cross-claims against the undersigned; or any bankruptcy proceedings or appeals beyond the Michigan Tax Tribunal. Visser and Associates, PLLC will not perform any such services unless a separate written agreement is entered into for these services.

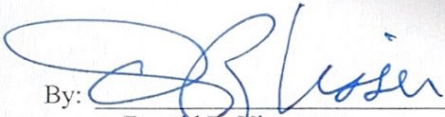
By: _____
Darwin R. Rettelle

Dated: _____

By: _____
Kathleen M. Rettelle

Dated: _____

VISSER AND ASSOCIATES, PLLC

By: 
Donald R. Visser

Dated: October 27, 2020

INSTRUCTIONS FOR FEDEX RETURN

- You can drop the enclosed FedEx envelope into any FedEx receptacle; or
- You can go to FedEx.com and under the Shipping tab, Select Schedule a Pickup; or
- Or you can call 1/800-463-3339 and say “schedule a pickup”;
- Or you can call our office at 616/531-9860, and we will schedule a pickup for you.

DON'T forget to leave your package outside your front door for whichever return method you choose.